

How to Access & Sign Up For Identity Theft Repair & Credit Monitoring Services

Anthem is working with AllClear ID, a leading and trusted identity protection provider, to offer 24 months of identity theft repair and credit monitoring services to current or former members of an affected Anthem plan dating back to 2004.

This includes customers of Anthem, Inc. companies Amerigroup, Anthem and Empire Blue Cross Blue Shield companies, Caremore, Unicare and HealthLink. Additionally customers of Blue Cross and Blue Shield companies who used their Blue Cross and Blue Shield insurance in one of fourteen states where Anthem, Inc. operates may be impacted and are also eligible: California, Colorado, Connecticut, Georgia, Indiana, Kentucky, Maine, Missouri, Nevada, New Hampshire, New York, Virginia, and Wisconsin.

AllClear ID is ready and standing by to assist you if you need identity repair assistance. This service is automatically available to you with no enrollment required. If a problem arises, simply call 877-263-7995 and a dedicated investigator will do the work to recover financial losses, restore your credit, and make sure your identity is returned to its proper condition. Call centers are open Monday to Saturday from 9 a.m. to 9 p.m. ET. From Monday, Feb. 16 to Friday, Feb. 20, the call center will be open extended hours from 9 a.m. to 11 p.m. ET.

For additional protection, and at no cost, you may also enroll in the AllClear PRO service at any time during the 24 month coverage period. This service includes credit monitoring and an identity theft insurance policy. Please enroll at https://anthem.allclearid.com/.

Those without Internet access or who prefer assistance via telephone can call 877-263-7995.

Monitoring and ID Theft Recovery
Services at:

https://anthem.allclearid.com/

For additional information regarding your protections, please visit: https://anthem.allclearid.com/faqs.

Feb. 13, 2015

To Members:

On January 29, 2015, Anthem, Inc. (Anthem) discovered that cyber attackers executed a sophisticated attack to gain unauthorized access to Anthem's IT system and obtained personal information relating to consumers who were or are currently covered by Anthem or other independent Blue Cross and Blue Shield plans that work with Anthem. Anthem believes that this suspicious activity may have occurred over the course of several weeks beginning in early December, 2014.

As soon as we discovered the attack, we immediately began working to close the security vulnerability and contacted the FBI. We have been fully cooperating with the FBI's investigation. Anthem has also retained Mandiant, one of the world's leading cybersecurity firms, to assist us in our investigation and to strengthen the security of our systems.

Consumers Impacted

Current or former members of one of Anthem's affiliated health plans may be impacted. In addition, some members of other independent Blue Cross and Blue Shield plans who received healthcare services in any of the areas that Anthem serves over the last 10 years may be impacted. Anthem is providing identity protection services to all individuals that are impacted. For a listing of potentially impacted Anthem affiliated health plans and other Blue Cross and Blue Shield companies for which Anthem is providing this service, visit AnthemFacts.com to view a list. Anthem is a service provider to other group health plans and Blue Cross and Blue Shield plans across the country.

Information Accessed

The information accessed may have included names, dates of birth, Social Security numbers, health care ID numbers, home addresses, email addresses, employment information, including income data. We have no reason to believe credit card or banking information was compromised, nor is there evidence at this time that medical information such as claims, test results, or diagnostic codes, was targeted or obtained.

Identity Protection Services

Anthem has arranged to have AllClear ID protect your identity for two (2) years at no cost to you. The following identity protection services start on the date of this notice, or the date you previously enrolled in services based on information posted on AnthemFacts.com. You can use them at any time during the next two (2) years after your service begins.

• AllClear SECURE: The team at AllClear ID is ready and standing by if you need

identity repair assistance. This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-877-263-7995 and a dedicated investigator will do the work to recover financial losses, restore your credit and make sure your identity is returned to its proper condition. AllClear ID maintains an A+ rating at the Better Business Bureau.

AllClear PRO: This service offers additional layers of protection including credit
monitoring and a \$1 million identity theft insurance policy. For a child under 18
years old, AllClear ID ChildScan identifies acts of fraud against children by
searching thousands of databases for use of your child's information. To use the
PRO service, you will need to provide your personal information to AllClear ID.
To learn more about these services, or to enroll, visit, our source of truth
http://www.AnthemFacts.com and click on the AllClear ID link from there. Please
note: Additional steps may be required by you in order to activate your phone
alerts.

Mailed Notification

Anthem will also individually notify potentially impacted current and former members by U.S. Postal mail with this same specific information on how to enroll in free credit monitoring and identity protection services. These services will be provided to potentially impacted current and former members free of charge. Anthem has also established a dedicated website (AnthemFacts.com) where members can access additional information, including frequently asked questions and answers.

Toll-Free Hotline

Anthem has established a dedicated toll-free number that you can call if they have questions related to this incident. That number is 877-263-7995. We have included contact information for the three nationwide credit bureaus below.

Fraud Prevention Tips

We want to make you aware of steps you may take to guard against identity theft or fraud.

We recommend that potentially impacted members remain vigilant for incidents of fraud and identity theft, including by reviewing account statements and monitoring free credit reports. In addition, you can report suspected incidents of identity theft to local law enforcement, Federal Trade Commission, or your state attorney general. To learn more, you can go to the FTC's Web site, at www.consumer.gov/idtheft, or call the FTC, at (877) IDTHEFT (438-4338) or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You should be aware of scam email campaigns targeting current and former Anthem members. These scams, designed to capture personal information (known as "phishing"), are designed to appear as if they are from Anthem and the emails include a "click here" link for credit monitoring. These emails are NOT from Anthem.

• DO NOT reply to the email or reach out to the senders in any way.

- DO NOT supply any information on the website that may open, if you have clicked on a link in email.
- DO NOT open any attachments that arrive with email.

Anthem is not calling members regarding the cyber attack and is not asking for credit card information or Social Security numbers over the phone. For more guidance on recognizing scam email, please visit the FTC Website:

http://www.consumer.ftc.gov/articles/0003-phishing.

Credit Bureau Information

Equifax Experian, TransUnion
PO BOX 740241 PO BOX 9532 PO BOX 6790

ATLANTA GA 30374-0241 ALLEN TX 75013 FULLERTON CA 92834-6790

1-800-685-1111 1-888-397-3742 1-800-916-8800 equifax.com experian.com transunion.com

You can obtain additional information from the FTC and the nationwide credit bureaus about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit bureaus listed above. As soon as that bureau processes your fraud alert, it will notify the other two bureaus, which then must also place fraud alerts in your file. In addition, you can visit the credit bureau links below to determine if and how you may place a security freeze on your credit report to prohibit a credit bureau from releasing information from your credit report without your prior written authorization:

- Equifax security freeze: https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp
- $\bullet \quad Experian \ security \ freeze: http://www.experian.com/consumer/security_freeze.html\\$
- TransUnion security freeze: http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

For Maryland and North Carolina Residents - You can obtain information from these sources about preventing identify theft:

• Visit the Federal Trade Commission website at:

www.ftc.gov, or call 1-877-ID-THEFT

or write to this address:

Federal Trade Commission

600 Pennsylvania Avenue NW

Washington, DC 20580

• Maryland: Visit the Maryland Office of the Attorney General at:

oag.state.md.us/idtheft/index.htm, or call 1-410-528-8662

or write to this address:

Consumer Protection Division

Maryland Office of the Attorney General

200 St. Paul Place

Baltimore, MD 21202

 North Carolina: Visit the North Carolina Office of the Attorney General at: http://www.ncdoj.gov/Crime.aspx or call 1-919-716-6400

or write to this address:

Attorney General's Office

9001 Mail Service Center Raleigh, NC 27699-9001

February 13, 2015

Dear Current or Former Member:

On January 29, 2015, Anthem, Inc. (Anthem) learned of a cyberattack to our IT system. The cyberattackers tried to get private information about current and former Anthem members. We believe it happened over the course of several weeks starting on December 10, 2014.

As soon as we learned about the attack, we:

- Began working to close the security issues
- Contacted the FBI to begin an investigation
- Hired Mandiant, a leading cybersecurity firm, to help with the investigation

We want to provide identity protection services to impacted members.

Cyberattack – A crime that tries to damage, upset or take data from a computer, group or network when approval has not been given

Cyberattackers – People who try to damage, upset or take data from one computer, a computer group or network when approval has not been given

Cybersecurity – Steps taken to protect data from being damaged, upset or stolen from a computer, system or network

Who is impacted?

Current or former members of one of Anthem's affiliated health plans may be impacted. These plans include but are not limited to Amerigroup, UniCare, CareMore and HealthPlus Amerigroup. You can visit anthemfacts.com to view a list of Anthem plans that may be impacted. Anthem is a service provider to other group health plans and Blue Cross and Blue Shield plans across the country.

What did the cyberattackers access?

Accessed information may have included:

- Names
- Dates of birth
- Social Security numbers
- Health care ID numbers
- Home addresses
- Email addresses
- Work information like income data

We don't believe these kinds of information were targeted or accessed:

• Credit card or banking information

Information technology (IT) system – A computer group or network that handles data electronically

Investigation – To research what happened and who was part of a problem

Identity Protection Services

We've arranged to have AllClear ID protect your identity for two years at no cost to you. These identity protection services start on the date of this notice. You can use them at any time during the next two years.

- AllClear Secure: The team at AllClear ID is ready and standing by if you need
 identity repair help. We're giving you this service at no cost. You don't need to
 enroll. If a problem comes up, just call 1-877-263-7995. An investigator will do the
 work to:
 - Recover financial losses
 - Restore your credit
 - Make sure your identity is returned to how it should be
- AllClear ID maintains an A+ rating at the Better Business Bureau.
- AllClear PRO: This service offers extra layers of protection, including:
 - Credit monitoring
 - A \$1 million identity theft insurance policy
 - For a child under 18 years old, AllClear ID ChildScan finds acts of fraud against children by searching data files for use of your child's information.
 - To use the PRO service, you'll need to provide your personal information to AllClear ID. To learn more about these services or to enroll:
- Visit anthemfacts.com
- Click on the AllClear ID link from there

Please note: You may need to take extra steps to start your phone alerts.

Mailed Notification

Anthem will also tell likely impacted current and former members by U.S. Postal Service how to enroll in free credit monitoring and identity protection services. These services will be given free of charge. Anthem has also set up a website (www.anthemfacts.com) where members can learn more.

Toll-Free Hotline

Anthem has set up a toll-free number for current and former members to call if they have questions about this incident. That number is 1-877-263-7995 or TTY/TDD 1-800-855-2880. Contact information for the three nationwide credit bureaus is given on the next page.

Fraud Prevention Tips

There are steps you may take to guard yourself against identity theft or fraud.

We urge likely impacted members to stay alert for incidents of fraud and identity theft.

This includes reviewing your account statements and checking free credit reports. Also,

Identity protection services – A company that helps keep personal data private and safe

Identity – Anything that makes someone different from everyone else

Credit monitoring – A service or company that watches your credit card accounts for strange events or charge

Personal and private information – Any data about a living person, for example: name, birthdate, Social Security number or address

Credit bureau – A company which saves data about the way someone uses credit, and assigns a credit score

Fraud – The crime of using dishonest steps to take something from someone else to cause harm

you can report suspected incidents of identity theft to local law enforcement, the Federal Trade Commission (FTC) or your state attorney general. To learn more, you can:

- Go to the FTC website at www.consumer.gov/idtheft
- Call the FTC at 1-877-IDTHEFT (1-877-438-4338) or
- Write to:

Federal Trade Commission

Consumer Response Center

600 Pennsylvania Avenue NW

Washington, DC 20580

You should be aware of scam email campaigns that target current and former Anthem members. These scams are called "phishing." They're meant to look like they're from Anthem. These emails include a "click here" link for credit monitoring. These emails are NOT from Anthem.

- DO NOT reply to the email or reach out to the senders in any way.
- DO NOT enter any information on the website that may open, if you have clicked on a link in email.
- DO NOT open any attachments that arrive with email.

Anthem is not calling members about the cyberattack. Also, Anthem is not asking for credit card information or Social Security numbers over the phone. For more help on spotting scam email, please visit the FTC website at

www.consumer.ftc.gov/articles/0003-phishing.

Credit Bureau Information

Equifax Experian, TransUnion
PO BOX 740241 PO BOX 9532 PO BOX 6790

ATLANTA GA 30374-0241 ALLEN TX 75013 FULLERTON CA 92834-6790

1-800-685-1111 1-888-397-3742 1-800-916-8800 equifax.com experian.com transunion.com

You can get more information from the FTC and the credit bureaus about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it harder for someone to get credit in your name. This is because it tells creditors to follow certain steps to protect you, but it also may slow your ability to get credit.

You may place a fraud alert in your file by calling one of the credit bureaus listed above. When that bureau helps to process your fraud alert, it will tell the other two bureaus. They will then also place fraud alerts in your file.

Also, you can visit the credit bureau links below to find out if and how you may place a security freeze on your credit report. This can stop a credit bureau from sharing information from your credit report without your prior written consent:

- Equifax security freeze:https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp
- Experian security freeze: www.experian.com/consumer/security_freeze.html
- TransUnion security freeze:www.transunion.com/personal-credit/creditdisputes/credit-freezes.page

Identity theft – When personal data has been taken by someone who wants to harm

Credit report – A report with information on a person's credit history including credit accounts, loans and late payments

Fraud alert – An alert put on a credit card account when an event or charge does not show how the account owner most often acts

Security freeze – A notice put in a person's credit report. It helps protect them from being a victim of identity theft.

For Maryland and North Carolina residents — you can get information from these sources about helping to prevent identify theft:

Federal Trade Commission

- Visit the FTC website at www.ftc.gov
- Call 1-877-ID-THEFT or
- Write to:

Federal Trade Commission 600 Pennsylvania Avenue NW Washington, DC 20580

Maryland

- Visit the Maryland Office of the Attorney General website at www.oag.state.md.us/idtheft/index.htm
- Call 1-410-528-8662 or
- Write to:
- Consumer Protection Division
 Maryland Office of the Attorney General
 200 St Paul Place
 Baltimore, MD 21202

North Carolina

- Visit the North Carolina Office of the Attorney General website at www.ncdoj.gov/Crime.aspx
- Call 1-919-716-6400 or
- Write to:
- Attorney General's Office
 9001 Mail Service Center
 Raleigh, NC 27699-9001

Si necesita esta correspondencia en español, llame al 1-877-263-7995 o TTY/TDD 1-800-855-2884.

Still have more questions?

READ THE FAQ

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